

Bank Name	Piraeus Financial Holdings
LEI Code	M6AD1Y1KW32H8THQ6F76
Country Code	GR



## **Key Metrics**

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,133	5,927	5,110	4,064	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,942	4,739	4,193	3,229	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	6,133	5,927	5,110	4,664	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	4,942	4,739	4,193	3,829	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	7,021	6,816	5,999	5,554	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5,830	5,627	5,083	4,719	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	43,579	43,097	42,391	37,390	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	42,411	41,908	41,474	36,556	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.07%	13.75%	12.05%	10.87%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.65%	11.31%	10.11%	8.83%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.07%	13.75%	12.05%	12.47%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.65%	11.31%	10.11%	10.48%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.11%	15.82%	14.15%	14.85%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.75%	13.43%	12.26%	12.91%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	65,350	69,267	69,362	62,150	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.38%	8.56%	7.37%	7.50%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,133	5,927	5,110	4,664	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,931	4,738	4,193	3,829	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	65,350	69,267	69,362	62,150	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	64,149	68,079	68,445	61,316	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.4%	8.6%	7.4%	7.5%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.7%	7.0%	6.1%	6.2%	[A.2]/[B.2]	



# 2021 EU-wide Transparency Exercise Capital Piraeus Financial Holdings

		I					COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2020 7.021	As of 31/12/2020 6.816	As of 31/03/2021 5,999	As of 30/06/2021 5,554	C 01.00 (*010.c010)	REGULATION  Articles 4(118) and 72 of CRR
		OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	,	,,,,,	,,,,,	-,		Articles 4(118) and 72 of CRR  Articles 50 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	6,133	5,927	5,110	4,064	C 01.00 (r020,c010)	
	A.1.1	instruments)	17,734	17,734	18,061	19,361	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-10,471	-10,985	-11,761	-13,735	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	161	183	173	83	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	113	115	117	119	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	5	5	5	5	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-5	-5	-7	-6	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of ORR
	A.1.8	(-) Intangible assets (including Goodwil)	-289	-234	-232	-231	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3	-3	-3	-3	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	-120	-51	-52	-51	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	-11	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (1) (i) and 89 to 91 of CRR; Articles 36(1) point (1) (ii), 243(1) point (1) point (1) point (1) point (1) point (2) and 258 of CRR; Articles 36(1) point (3) (ii) and 376(1) of CRR; Articles 36(1) point (3) (ii) and 155(4) of CRR; Articles 36(1) point (3) (ii) and 155(4) of CRR;
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	-11	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-2,000	-1,939	-1,989	-2,062	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i): 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-31	-24	-63	-116	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-1	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	-63	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-165	-58	-58	-61	C 01.00 (rS29,c010)	
	A.1.21	Transitional adjustments	1,202	1,189	917	834	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,202	1,189	917	834	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	600	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	600	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (r990,c010) + C 01.00 (r700,c010) + C01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r790,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,133	5,927	5,110	4,664	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	888	889	889	890	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	888	889	889	890	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (910,c010) + C 01.00 (920,c010) + C01.00 (930,c010) + C 01.00 (940,c010) + C01.00 (950,c010) + C 01.00 (970,c010) + C 01.00 (974,c010) + C 01.00 (978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	В	TOTAL RISK EXPOSURE AMOUNT	43,579	43,097	42,391	37,390	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	1,201	1,188	917	37,390	C 05.01 (r010;c040)	
	C.1	· ·	14.07%	13.75%	12.05%	10.87%		
CAPITAL RATIOS (%)		COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)					CA3 (1)	
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.07%	13.75%	12.05%	12.47%	CA3 (3)	-
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	16.11%	15.82%	14.15%	14.85%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	•
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,931	4,738	4,193	3,229	A.4.3.0).0)1	•
Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.64%	11.31%	10.11%	8.83%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,191	1,188	916	834	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	$\vdash$							
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements  Adjustments included in RWAs due to IFRS 9 transitional arrangements	1,168	1,188	916	0 834	C 05.01 (r440,c030) C 05.01 (r440,c040)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

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		RV	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	40,365	39,875	38,900	33,255	$ \begin{array}{l} C\ 02.00\ (n404, c510)\ -[C\ 07.00\ (n50, c220, s001)\ +\ C\ 07.00\ (n110, c220, s001)\ +\ C\ 07.00\ (n130, c220, s001)\ +\ C\ 08.01\ (n50, c250, s002)\ +\ C\ 08.01\ (n50, c250, c250, s002)\ +\ C\ 08.01\ (n50, c250, c250, s002)\ +\ C\ 08.01\ (n50, c250, c250, c250, c250, c250, $
Of which the standardised approach	40,365	39,875	38,900	33,255	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	94	99	96	150	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	3	3	5	14	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	181	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	152	260	531	932	C 02.00 (R520, c010)
Of which the standardised approach	152	260	531	932	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (RS80, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	2,965	2,859	2,859	2,859	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	2,965	2,859	2,859	2,859	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	43,579	43,097	42,391	37,390	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



# 2021 EU-wide Transparency Exercise P&L Piraeus Financial Holdings

(1.50)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)  Interest income	1,367	1,825	459	954
Of which debt securities income	70	101	29	63
Of which loans and advances income	1,214	1,589	376	739
Interest expenses	259	339	93	181
(Of which deposits expenses)	76	92	13	24
(Of which debt securities issued expenses)	52	71	18	37
(Expenses on share capital repayable on demand)	0	0	0	, , , , , , , , , , , , , , , , , , ,
Dividend income	3	3	0	1
NHE Fee and commission income	231	317	76	177
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,	13	20	330	402
net Gains or (-) losses on financial assets and liabilities held for trading, net	17	20	80	81
Gains or (*) losses on financial assets and liabilities at fair value through profit or loss, net	-8	-5	3	6
Gains or (-) losses from hedge accounting, net	-1	:1	1	1
Exchange differences (and or (-) loss), net	15	23	-6	2
Ret other operating income ((expenses)	40	38	10	24
TOTAL OPERATING INCOME, NET	1.417	1.900	859	1,466
(Administrative expenses)	565	934	187	413
(Cash contributions to resolution funds and deposit guarantee schemes)	34	44	11	23
(Depreciation)	86	115	28	56
Modification gains or (-) losses, net	-100	-111	-14	-46
(Provisions or (-) reversal of provisions)	2	0	-2	-4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	-2	-3	-4
(Other provisions)	2	2	1	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	-2	0	0
Of which restructuring <sup>1</sup>	0	34	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	737	1,176	972	3,235
(Financial assets at fair value through other comprehensive income)	7	6	5	10
(Financial assets at amortised cost)	730	1,170	967	3,225
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	6	35	2	28
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	1	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-19	-16	-6	-7
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	1	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-133	-530	-358	-2,337
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-143	-658	-404	-2,448
Profit or (-) loss after tax from discontinued operations	-7	-10	-3	-2
PROFIT OR (-) LOSS FOR THE YEAR	-150	-668	-407	-2,450
Of which attributable to owners of the parent	-148	-662	-407	-2,451

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31	03/2021			As of 30	/06/2021		
		Fi	ir value hierar	chy		Fa	ir value hieran	hy		Fa	ir value hieran	chy		Fa	Fair value hierarchy		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	8,448				9,426				10,766				13,085				IAS 1.54 (i)
Financial assets held for trading	747	225	523	0	860	331	529	0	1,213	655	558	0	1,221	710	511	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	193	71	0	122	197	76	0	121	201	79	0	122	269	83	0	186	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	2,239	1,949	248	42	2,898	2,590	274	35	3,895	3,564	309	23	2,671	2,302	346	23	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	42,980				45,330				43,222				42,588				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	78	0	78	0	85	0	85	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>t</sup>	13,085				12,865				12,739				15,120				
TOTAL ASSETS	67,693				71,576				72,114				75,038				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		,	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impair	ment	Gross	carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	2,059	15	0	-9	-1	0	2,706	21	0	-8	-2	0	3,714	21	0	-11	-2	0	2,609	22	0	-15	-2	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,937	0	0	-15	0	0	4,976	0	0	-12	0	0	4,992	0	0	-17	0	0	8,650	0	0	-20	0	0	Annex V.Part 1.31, 44(b)
amortised cost		20,903	5,688	22,675	-112	-301	-9,795	21,808	6,013	22,448	-107	-289	-9,507	20,800	5,783	22,116	-112	-347	-9,994	23,548	4,386	7,793	-96	-197	-2,686	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(</sup>P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

Piraeus Financial Holdings

#### (mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	495	458	478	455	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1	0	9	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	58,047	62,543	63,355	66,497	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1	1	0	2	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	289	345	322	351	IAS 37.10; IAS 1.54(I)
Tax liabilities	35	35	37	38	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,154	1,009	1,182	1,126	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	23	31	32	32	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	60,045	64,423	65,415	68,501	IAS 1.9(b);IG 6
TOTAL EQUITY	7,648	7,153	6,699	6,537	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	67,693	71,576	72,114	75,038	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



#### **Breakdown of liabilities**

Piraeus Financial Holdings

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		496	460	478	457	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOIL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	8,990	10,988	10,975	13,414	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	10	11	11	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	3,042	2,724	2,677	2,682	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,187	1,867	1,868	1,877	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	455	388	433	377	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	162	198	191	191	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,396	1,474	1,830	1,488	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	634	642	991	1,099	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,642	7,310	7,444	8,064	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	5,784	6,430	6,473	7,180	ECB/2013/33 Annex 2.Part 2.9.1
	Households	36,008	38,128	38,481	38,980	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	24,072	26,842	27,888	29,276	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,386	1,403	1,393	1,371	Annex V.Part 1.37, Part 2.98
Of which: Suboro	linated Debt securities issued	914	931	921	899	Annex V.Part 1.37
Other financial liabilities		128	128	132	119	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		58,543	63,003	63,842	66,954	



# 2021 EU-wide Transparency Exercise Market Risk

	SA		VaR (Memoran	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (A	IM (emorandum item)	INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	49 42 4 8 3 5 86	145 141 4 10 4 6 92 13	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0							0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0						
Total	152 As of 31/03/2021	260 As of 30/06/2021	0	0	0	0 As of 31	0/03/2021	0	0	0	0	0	0	0	0	0 As of 30/0	0 6/2021	0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Forian exchange risk Commodities risk	445 441 4 6 2 4 77 4	755 708 4 19 6 14 148 10	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0							0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0						
Total	531	932	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Piraeus Financial Holdings

		Standardised Approach													
		As of 30/09/2020 As of 31/12/2020													
	(min EUR. %)	Original Exposure* Exposure Yalse* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount Value of Provisions (Control of Provisions Control of													
	Central governments or central banks	17,926	18,616	5,504		22.052	22,729	5,409							
	Regional governments or local authorities	95	90	18		93	85	17							
	Public sector entities	838	1,627	485		838	1,994	830							
	Multilateral Development Banks	29	117			29	156	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	1,528	1,407	166		1,654	1,506	237							
	Corporates	15,085	8,939	7,740		15,427	8,591	7,333							
	of which: SME	2,137	1,132	955		3,600	2,139	1,752							
	Retail	6,845	3,147	2,089		6,862	3,029	2,006							
Consolidated data	of which: SME	4,084	1,522	870		4,203	1,490	850							
Corisonaatea aata	Secured by mortgages on immovable property	13,620	13,030	5,846		13,172	12,532	5,500							
	of which: SME	4,745	4,432	1,833		5,525	5,140	2,201							
	Exposures in default	23,016	11,616	12,357	10,601	22,949	11,691	12,490	10,429						
	Items associated with particularly high risk	251	193	290		230	184	277							
l	Covered bonds	89	89	45		27	27	13							
ı	Claims on institutions and comprates with a ST credit assessment	57	57	57		62		62							
ı	Collective investments undertakinos (CIU) Equity	485	485	604		489	489	588							
ı	Other exposures	6.719	6.719	5,259		6.664	6.664	5.213							
	Standardised Total <sup>2</sup>	86,581	66.131	40.459	11.236	90,545	69,728	39,974	11,005						
	Standardised Total	(1) Original exposure, unlike Ex							,						

		mat forth and									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31,	12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)	16,560	17.250	5.488		20.111	20.789	5.376			
	Central governments or central banks Regional governments or local authorities	16,560	17,250	5,488		20,111	20,789	5,3/6			
	Regional governments or local authorities Public sector entities	838	1,627	485		93 838	1.994	830			
	Multilateral Development Banks	0.00	87	103		0.00	1,301	0.00			
	International Organisations	ō		i o		ō	ō	ō			
	Institutions	57	162	34		174	170	98			
	Corporates	12,823	7,033	5,841		13,128	6,675	5,424			
	of which: SME	2,076	1,093	924		3,552	2,091	1,715			
	Retail	6,782	3,115	2,068		6,802	2,996	1,985			
GREECE	of which: SME	4,057	1,503	859		4,175	1,469	838			
GILLEGE	Secured by mortgages on immovable property	13,375	12,795	5,739		12,943	12,311	5,402			
	of which: SME	4,685	4,377	1,808 11.022		5,469 20.873	5,085 10.602	2,177			
	Exposures in default	20,863	10,403		9,663			11,266	9,445		
	Items associated with particularly high risk	251 89	193 89	290 45		230 77	184	277			
	Covered bonds  Claims on institutions and corporates with a ST credit assessment	89	89	45		2/	2/	13			
	Collective investments undertakings (CIU)	57	57	57		62	67	62			
	Equity	485	485	604		489	489	588			
	Other exposures	6.701	6.701	5.243		6.645	6.645	5.196			
	Standardised Total <sup>2</sup>	9,00	3/100	3,213	10.277	4,0 10	41.0	3,111	10,002		
	Standardised Total	m							10,0		

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %) Central governments or central banks	1,189	1.189			1.625	1.625				
	Regional governments or local authorities	1,100	1,107	0		1,023	1,023				
	Public sector entities	ō	ō	o o		ō	ō				
	Multilateral Development Banks	0	0	0		0	0				
	International Organisations	0	0	0		0	0	0			
	Institutions	12	11	3		10	10	4			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail		0	0		0	9	9			
ITALY	of which: SME		0								
	Secured by mortgages on immovable property of which: SME	2	2	1		2	4	1			
	Exposures in default	4	2	2	2	4	2	,			
	Items associated with particularly high risk		0	0		0					
	Covered bonds	ō	ō	o o		ō	ō				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures			0		0	0				
	Standardized Total <sup>2</sup>										

Pacient accours, while Econor value, is recorded before takins into account any effect due to coeff consentin factors or coeff risk militarion factoriscs (i.e., subditation effects).

Pacient while authorithments and revolutions or counter of coefficients include those for accordination concesses, additional authorithment factoriscs (i.e., subditation effects).

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	09/2020			As of 31	12/2020				
	from PUR 563	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks Regional governments or local authorities	78 0	78 0	16		225	225	33				
	Public sector entities	ő	ō	ő		ő	ő	ō				
	Multilateral Development Banks International Organisations	29	29 0	0		29	156 0	0				
	Institutions Corporates	256 513	218 353	47 346		373 515	261 358	42 350				
	of which: SME	59	38	30		38	38 23	29				
Other Countries	Retail of which: SME	17	23 16	15 9		17	23 16	19				
Outer Countries	Secured by mortoages on immovable property of which: SME	53 14	52	21		58 18	57 18	24 9				
	Exposures in default	751	462	474	289	730	348	367	383			
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Eaulty Other exposures		0	0		0	0	0				
	Other exposures	ŭ			201	Ü		ů	205			

		(P) Total value adjustments and provisions our counter of counterparty excludes those for securistization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general creat risk adjustments.								
					Standardise	d Approach				
			As of 30)	09/2020			As of 31	/12/2020		
	(1) 770 (1)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
GERMANY	Control of comments or centrol field of the Control of	38 0 0 0 721 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38 0 0 0 647 0 1 0 0 4 0 0 0	0 0 0 0 10 10 0 0 4 0 0 0	2	30 0 0 0 0 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0	38 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 227 227 0 0 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	
	Standardised Total <sup>2</sup>			,	2				2	

The Control amounts a color Economy value. It reported before taken into account any offer the let could convenience them or model and religiation between late, a shadefulfor effects.

"Total value administration and considerance or country of constructive variables those for successfulfor resources, additional value of administration for constructive variables to the opposition of the constructive control and administration and constructive control and constructive control and administration and constructive control and control and constructive control and constructive control and constructive control and co



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Praeus Financial Holdings

	Piraeus Financial Holdings										
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
	(min BJR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 5	Control decementaries or control selection decementaries or control authorities deciminal accommentaries deciminal commentaries deciminations	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0		
		(ii) Original exposure, uniles Exposure value, is recorded before taking into account any effect due to credit conversion factors or credit risk misipation techniques (e.g. substitution effects).									

					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Control accommentate or control suches actional occurrences or food and exhortion studied accommentation of which 1956 studied accommentation of suches studied accommentation studied accommentation studied accommentation studied accommentation studied accommentation studied accommentation such	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

\*\*Control encourse, unlike Encourse value, is recorded before taking into account are wiflest due to coeff commenter factors or coeff risk initiation inchinisses (i.e., substitution effects)

\*\*Total value and inchinisses and provisions or conserve of controlses or coeffer via initiation inchinisses (i.e., substitution effects)

\*\*Total value and inchinisses and provisions or conserve of controlses or coeffer via initiation in the initiation of the controlses of the initiation of the coeffect or value of the initiation of the in

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min File %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7 Sec	until all securiments or central sinks and contral sinks and contral sinks and contral	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o

O Dictional encourse, untile Encourse value, is recorded before takino into account any effect due to credit convention factors or credit risk militation techniques (e.g., substitution effects).

(2) Total value artistments and creditions or country of countercentry excludes those for securistication encourse, additional valuation administration (EAMA) and other own funds reductions valuated to the

		"I clast value absolute relationship of content of the content of									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 8	Control operations for each of the Act of th	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠		
	Standardised Total <sup>2</sup>	Marrie			·				0		

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitization techniques (e.u., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 9	Could be communitied to existed the Month (Mo. No.)  Associated conversations or local architecture shall be selected extractions or local architecture shall be selected extractions or local descriptions or local descrip	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	· ·	
	Standardised Total <sup>2</sup>	Ů			0					

(ii) Chickel exposure, unlike Execuse value, is recorded before takino into account any effect due to crefit conversion factors or credit risk milication techniques (e.g. substitution effects).

(iii) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVRI) and other own funds reductions related to the

		* Total valual additionables and devotions for contrast to contrast or contrast to contras									
					Standardise	d Approach					
			As of 30	/09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR. %) Central governments or central banks										
	Regional governments or local authorities	ŏ	ì	ŏ		ő	i i	i i			
	Public sector entities	0		0		0	0				
	Multilateral Development Banks	0		0		0	0	0			
	International Organisations	0		0		0	0				
	Institutions		9	0		0	9	9			
	Corporates					0					
	of which: SME Retail					0					
Country of	of which: SME	ŏ	ì	ŏ		ő	i i	i i			
Counterpart 10	Secured by mortgages on immovable property	0		0		0	0				
Counterpart 10	of which: SME	0		0		0	0	0			
	Exposures in default	0		0	0	0	0	0	0		
	Items associated with particularly high risk	0		0		0	0	0			
	Covered bonds	0	9	0		0	0	9			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0					
	Collective investments undertakings (CIU)  Equity	i i		ı ,		0		1			
	Other exposures	i o		i o		0		1 8			
	Standardised Total <sup>2</sup>										



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Piraeus Financial Holdings

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	22,843	23,504 82	5,181		27,527	28,262 78	4,846	
	Regional governments or local authorities	837		16 829		839	2,323	832	
	Public sector entities Multilateral Development Banks	83/	2,137 191	829		839	2,323	832	
	Multilateral Development Banks International Organisations	29	191	0		29	307		
	Institutions	1,926	1,841	347		2,516	2,458	476	
	Comparates	17,644	9.191	7.795		17,675	8,552	7.394	
	of which: SME	5,656	2,683	2,165		4,902	1,860	1,540	
	Retail	4,874	2,446			4.801	2.419	1.641	
Consultation of data	of which: SMF	2,320	1.002	572		2,299	972	556	
Consolidated data	Secured by mortgages on immovable property	12,337	11,656	5,133		11,647	10,855	4,744	
	of which: SME	5,055	4,685	2,000		4,841	4,399	1,864	
	Exposures in default	22,848	11,486		10,517	16,422	7,298	7,846	8,12
	Items associated with particularly high risk	230	177	265		181	150	225	
	Covered bonds	26	26	13		26	26	13	
	Claims on institutions and comorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	66	66	66		81	81	57	
	Eaulty	477 6.238	477	573		337	337 6.335	417	
	Other exposures		6,238	4,881		6,335		4,898	
	Standardised Total <sup>2</sup>	90,463	69,517	38,995	11,113	88,499	69,480	33,405	8,57

		Standardised Approach									
					Standardise	a Approach					
			As of 31,	03/2021			As of 30	06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %) Central governments or central banks	21.591	22,252	5,135		24,785	25.521	4.819			
	Central governments or central banks Regional governments or local authorities	21,591	22,252	5,135		24,785	25,521 78	4,819			
	Public sector entities	837	2.137	829		839	2.323	832			
	Multilateral Development Banks	0.00	1,137	0		0.00	0	0.01			
	International Organisations	ō	ō	ō		ō	ō	ō			
	Institutions	228	277	154		207	261	176			
	Corporates	15,263	7,260	5,869		14,807	6,311	5,160			
	of which: SME	5,603	2,632			4,851	1,810	1,502			
	Retail	4,808	2,412			4,724	2,376	1,614			
GREECE	of which: SME	2,292	980			2,261	941	537			
GKLLCL	Secured by mortgages on immovable property	12,131	11,457	5,044		11,436	10,656	4,653			
	of which: SME	5,006	4,639			4,779	4,344	1,837			
	Exposures in default	20,773	10,418		9,511	14,636	6,360	6,836	7,282		
	Items associated with particularly high risk	230	177 26	265		181	150 26	225			
	Covered bonds	26	26	13		26	26	13			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	66	66	66		91	81	57			
	Collective investments undertakings (CIU) Equity	477	477	573		319	319				
	Other exposures	6.221	6.221	4.866		6 320	6320	4 886			
	Standardised Total <sup>2</sup>	0,222	0,221	4,000	10.093		0,320	4,000	7,718		

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
ITALY	Control overmentar or control basish a Consisted overmentar or rolad and brittles standard commentar or rolad and brittles startistical roladoscent Basis formations of consistence for which 196 for which 196 f	1,046 0 0 0 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,046 0 0 0 0 13 0 0 0 0 1 1 0 0 0 0 0 0 0 0	0 0 0 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	,	2,476 0 0 0 20 20 0 0 0 0 0 0 0 0 0 0 0 0 0	2,478 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
	Standardised Total <sup>2</sup>				2				1

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other Countries	Control investments or control basis Radiocal coverments or local authorities Radio cate certifies Radio cate cate cate cate cate cate cate cate	109 0 0 29 30 308 5111 137 20 20 20 20 20 0 0 0 0	109 0 191 200 352 22 26 15 15 16 28 0 0	45 0 0 62 345 24 24 25 16 10 10 22 22 8 344 0 0 0		149 0 0 29 0 0 384 48 53 25 49 16 555 0 0 0	149 0 0 307 0 44.5 47 2.2 2.5 2.8 0 0 0 0	277 0 0 0 822 4055 366 220 241 212 213 3022 0 0 0	267
	Other exposures Standardised Total <sup>2</sup>	8	8	6	356	8		5	271

		(2) Total value adjustments an exposures, but includes gene		unterparty excludes those for se	curistisation exposures, additio	onal valuation adjustments (AVA	s) and other own funds reduct	sions related to the	
					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Contain somemonists or control section (%)  Control somemonists or control section (%)  Public south entities  Public south entities  Public south entities  Institution (%)  In	380 0 0 0 953 0 0 2 2 0 6 6 0	38 0 0 943 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 66 60 0 1 1 0 4 0 0	2	57 0 0 0 0 1,521 0 0 0 1 1 0 0 0 4 4 0 0 0	57 0 0 0 1,489 0 0 0 1 1 0 0 0 2 2	0 0 0 0 79 0 0 1 1 0 3 3 0 0 2 2	
	Standardised Total <sup>2</sup>		Ü	Ü	2				1

(1) Organi operate, utilité Epparer vales, in reporte la des tales pins accourt any effect due to cent connection fictions or codit cin elligation behaviours (e.g. authentitus effects).
(2) Total value authentitus and pointeurs per conseign d'accordingnées précision fines en condit cin elligation behaviours (e.g. authentitus effects).
(3) Total value authentitus and pointeurs per conseign d'accordingnées précision fines de précision authentitus authentitus (e.g. accordingnées précision de précision authentitus authentitus effects).
(3) Total value authentitus and pointeurs per couvely d'accordingnées précision fines de précision authentitus authe



Country of Counterpart 8

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Piraeus Financial Holdings								
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min FIR %).	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 5	Control community or centrol selection.  Sectional ownerments or total substitution.  Public sector estitiate  While sector estitiate  Militativa of constitutions  Militativa of constitutions  Comparates  of which 1006  Section 1007  Sectio	0 0 0 0 0 0 0 0 0 0 0			0	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
			d provisions per country of co		ect due to credit conversion fact ecuristisation exposures, additio				

				Standardise	ed Approach			
		As of 31	/03/2021			As of 30	/06/2021	
(100.4)	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	0		0		0	0	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0			0	0	
	0		0			0	0	
	0		,				0	
	o n		i i		ı ,	0	0	
	ō	i o	ō		i i	i i	ō	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	0	0	0	0	0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0			0	0	
	0						0	
	0		i i		0	0	0	
	Ů		Ü	0			Ů	
	Additional Tourism entities  Additional Tourism entities  Composition  of which SHE  Securism of which SHE  of which SHE  of which SHE	Central covernments or central basis  Palidic sector entitles or local authorities  Palidic sector entitles  Palidic sector sector entitles  Palidic sector sector entitles  Palidic sector entitles	Control decommends or control hands (15 G, 5))  Control decommends or control hands (15 G, 5))  Residual decommends or control hands (15 G, 5))  Residual decommends or control hands (15 G, 5))  Residual decommends (15 G, 5)  Residual decommends (15 G, 5)  Control decommends (15 G, 5)  Control decommends (15 G, 5)  Residual (15 G, 5)  Control decommend (15 G, 5)  Control decommends (15 G, 5)  Control decommend (15 G, 5)	Central covernments or central banks  Politic sector entities  Politic entit	As of 31/03/2011  Original Exposure*  Exposure Value*  Milk exposure amount  Value adjustments and providence*  Contract covernments or contract banks  Contract covernments or contract banks  Contract covernments or contract banks  Contract covernments are contract banks  Contrac	Original Exposure*  Original Exposure*  Control innoverments or central seek of the control of t	As of 31/03/2021  As of 30/03/2021  Original Exposure*  Displace Exposure Value*  Risk exposure amount  Value adjustments and provisional  Original Exposure*  Exposure Value*  Risk exposure amount  Value adjustments and provisional  Original Exposure*  Exposure Value*  Original Exposure*  Exposure Value*  Original Exposure*  Original Exposure*	As of 31/03/2021  As of 31/03/2021  Criginal Exposure*  Criginal Exposure*  Criginal Exposure*  Control conveniments or control basis  Control

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenient feature or credit risk militaption techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securidisation exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

	•	exposures, but includes gene	a creating last account to the		Standardise	d American			
					Standardise	a Approacn			
			As of 31	03/2021			As of 30	/06/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 7	Contral sociaments or central hands Belleman comments for recial arthrotises Harlisticand Development Banks Harlisticand Development Banks Harlisticand Development Banks Grandson's Section S	0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

(1) Original exposure, untillar Exposure value, is reported before taking into account any effect due to credit convenion further or credit risk mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securidation exposures, additional valuation adjustments (AMA) and other own funds inductions related to the

	exposures, but includes gene	ral credit risk adjustments.						
				Standardise	d Approach			
		As of 31/	03/2021			As of 30/	06/2021	
	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0	0	0	0	0	
ent	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0	0	0			

O
() Original exposure, untile Exposure value, is reported before taking into account any effect due to credit connection factors or credit risk militigation techniques (e.g., subditation effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitations exposure, subditional valuation adjustments (AMA) and other own funds restuditions related to the

		exposures, but includes gene					ay and done demindred to		
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %)  Central governments or central banks								
	Central governments or central banks Regional governments or local authorities	0	0			0	0		
	Public sector entities	0	0	0		ō	0	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0					0	
	of which: SME	0						0	
	Retail	0	0	0		ō	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0		0	0	0	
	Exposures in default  Items associated with particularly high risk	0			0	0		0	
	Covered bonds	ō	0			ō	ō	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0			0	0		
	Standardised Total <sup>2</sup>								

		exposures, but includes gene	aral credit risk adjustments.				,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Control Community or control for Control Control  Administration of Control Control Control  Administration of Control Control  Administration of Control  Administration  Composites  Com	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	Standardised Total <sup>2</sup>				0				0



Credit Risk - IRB Approach

							IRB Ap	proach							
				As of 30/	09/2020					As of 31/	As of 31/12/2020				
		Original	Exposi		Exposure		Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0		
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
Corisonuateu uata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0		0	0	0	0	0			
	Other non credit-obligation assets				0						0				
	IRB Total <sup>2</sup>				0						0				

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	nal Exposure  Exposure  Value  Value		Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							Piraeus Financial Holdin As of 31/12/2020	_						
						1								
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria													
[ 0 - 3M [	Belgium	0 0 0 0 0 0 104	0 0 0 0 0 104 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 104 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
To - 3M	Bulgaria													-
[ 0 - 3M     13M - 1Y     11 - 2Y     22 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Cyprus	0 0 0 0 6 55 0	0 0 0 0 6 55 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 6 55 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Czech Republic		V.		J	J	1	Ţ.		,		,		
[ 0 - 3M [	Denmark													
[0 - 3M] [3M - 1Y[ 11Y - 2Y[ 12Y - 3Y[ 3Y - 5Y[ 15Y - 10Y[ 10Y - more	Estonia													



General governments exposures by country of the counterparty

			Piraeus Financial Holdings As of 31/12/2020											
						P:	As of 31/12/2020							
						Dire	ct exposures					9661		
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of								<u> </u>			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure amount
		derivative illialiciai assets	positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income	dinordisca cost							
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y     13Y - 5Y     15Y - 10Y	Finland													
[10Y - more														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]														
	France													
f 10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
「10Y - more Total 「0 - 3M 「		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Croatia													
Total	-	464	464	29	0	424	11	0	183	0	5	3	0	
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Greece	449 1,573 66	449 1,573 66 110	44 0 3	0	404 18 57	1 1,554 5	0	0 0	0 8 0	0 473 0	3 2 0	0 1 0	
	Greece	66 110 1,945 2,987	110 1,945 2,987	16 57 187	0	16 211 709	78 1,676 2,091	221 211	1,000 2,000	0	0	0	0	
100 - more   100 - more   100 - more   100 - 3M		7,593	7,593	337	0	1,839	5,417	433	3,183	8	478	8	1	27
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Humann													
[3Y - 5Y   [5Y - 10Y   [10Y - more	Hungary													
Total	1													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Ireland													
13Y - 5Y I 15Y - 10Y I	Tradital Control of the Control of t													
[10Y - more Total [0 - 3M [ [3M - 1Y [		0 47	0 47	0	0	0	0 47	0	0	0	0	0	0	
[ 3M - 17 [	Italy	78 21 1,118	78 21 1,118	0	0	0	78 21 786 233	0	0	0	0	0	0	
110Y - more		345 16	345 16	0	0	331 112 16		0	0	0	0 0	0	0 0 0	
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		1,625	1,625	0	0	460	1,166	0	0	0	0	0	0	0
[ 2Y - 3Y [	Latvia													
[3Y - 5Y   [5Y - 10Y   [10Y - more Total														
Total	1													



General governments exposures by country of the counterparty

							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(min Euk)							Derivatives with po			negative fair value	Off-balance sh		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
Total	Netherlands													
[ 0 - 3M [	Poland													
[ 0 - 3M [	Portugal	0 0 16 0 0 0	0 0 16 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 16 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Romania							•						
[ 0 - 3M [	Slovakia													
Total   Tota	Slovenia													



General governments exposures by country of the counterparty

							Piraeus Financial Holdin	gs						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Spain	0 0 0 31 0 11 0	0 0 0 31 0 11 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 31 0 11 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[ 0 - 3M [	Sweden	94	42	J		· ·	94	Ü	U	Ü	U	Ü	Ü	Ü
Total  f 0 - 3M   [ 3M - 1Y [  f 1Y - 2Y f  f 2Y - 3Y f  f 3Y - 5Y f  [5Y - 10Y f  f 10Y - more	United Kingdom													
Total  [ 0 - 3M	Iceland													
[ 0 - 3M [	Liechtenstein													
Total  [ 0 - 3M [	Norway													
Total	Australia													
[ 0 - 3M   [ 3M - 1Y	Canada													
TiOY - more	Hong Kong													



General governments exposures by country of the counterparty

							Piraeus Financial Holdin							
							As of 31/12/2020	·						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 - 3M     10 - 3M     13M - 1Y      13M - 1Y      12Y - 2Y      12Y - 3Y      13Y - 5Y      15Y - 10Y      10Y - more     Total	Middle East													
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							Piraeus Financial Holdin	gs						
							As of 31/12/2020	1						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
								Derivauves with po	stave fall value	Delivatives with	niegauve iaii vaide			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	kisk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Others	6 11 0 0 2 2 0 0	6 11 0 0 0 2 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 11 0 0 0 0 0	0 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	19

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							Piraeus Financial Holdin							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria													
[ 0 - 3M [	Belgium	0 0 0 0 41 127 89 257	0 0 0 0 41 127 89 257	0 0 0 0 41 127 89 257	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Bulgaria				-					-				-
[ 0 - 3M [	Cyprus	0 0 0 5 0 54 0	0 0 5 0 54 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 5 5 0 54 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia													



General governments exposures by country of the counterparty

							Piraeus Financial Holdin	gs						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balar	ice sheet	
								Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	esposate amount
[ 0 - 3M [	Finland													
0 - 3M     13M - 1Y     11Y - 2Y     2Y - 3Y     3Y - 5Y     15Y - 10Y     10Y - more	France													
[ 0 - 3M   [ 3M - 1Y [	Germany	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M	Croatia													
[ 0 - 3M [	Greece	440 492 224 54 204 1,936 5,038 <b>8,399</b>	440 492 234 54 204 1,936 5,038 8,399	14 35 9 14 39 184 155	0 0 0 0 0	422 455 57 26 98 341 642 <b>2,039</b>	5 2 168 15 67 1,411 4,241 5,909	0 0 0 166 81 159 0	64 0 0 1.000 400 2.000 0 3,464	0 8 0 0 0	5 473 0 0 0 0 0	0 5 2 0 0 0	0 0 0 0	23
TO - 3M	Hungary													
10 - 3M     10 - 3M     13M - 1Y     11Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Ireland													
[ 0 - 3M   [ 3M - 1Y [	Italy	0 0 0 0 0 972 1,519 <b>2,491</b>	0 0 0 0 0 972 1,519 2,491	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 111 0	0 0 0 0 0 861 1,519 2,380	0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Latvia													



General governments exposures by country of the counterparty

			Piraeus Financial Holdings											
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Lithuania													
[ 0 - 3M [	Luxembourg													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Maita													
10 - 3M     13M - 1Y     11Y - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Netherlands													
[ 0 - 3M [	Poland													
13Y - 10Y     110Y - more	Portugal	0 0 15 0 0 0 6 64	0 0 16 0 0 0 64 80	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 16 0 0 0 64 80	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y     3Y - 5Y	Romania		33		Ţ.		33	· ·		,		J		
110Y - more	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

							Piraeus Financial Holdin	gs						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	(min Edity							Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [	Spain	0 0 31 0 11 0 42	0 0 31 0 11 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 31 0 11 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M     13M - 1Y     11 - 2Y     27 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Australia													
[ 0 - 3M [	Canada													
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Hong Kong													



General governments exposures by country of the counterparty

							Piraeus Financial Holdin							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 - 3M     10 - 3M     13M - 1Y      13M - 1Y      12Y - 2Y      12Y - 3Y      13Y - 5Y      15Y - 10Y      10Y - more     Total	Middle East													
Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							Piraeus Financial Holdin	igs						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
														Plat welstad
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [   13M - 1Y   1   1   1   1   1   1   1   1   1	Africa													
[ 0 - 3M [	Others	2 11 6 0 2 0 0	2 11 6 0 2 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 11 6 0 0 0	0 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21

Notes and definitions
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- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loars receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures Piraeus Financial Holdings

					As of 30/09/202	0								As of 31/12/202	0			
		Gre	oss carrying amou	unt			ted impairment, a n fair value due to 4		Collaterals and financial guarantees		Gross	carrying amou	unt			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of wi	nich non-perforn	ning <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	7,663	0	0	0	0		0	0	0	8,645	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	6,025	0	0	0	0	25	0	0	0	7,717	0	0	0	0	22	0	0	0
Central banks	0	0	0	0	0	(	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,724	0	0	0	0	19	0	0	0	7,399	0	0	0	0	15	0	0	0
Credit institutions	92	0	0	0	0	2	0	0	0	101	. 0	0	0	0	3	0	0	0
Other financial corporations	201	0	0	0	0	4	0	0	0	203	0	0	0	0	4	0	0	0
Non-financial corporations	8	0	0	0	0	(	0	0	0	13	0	0	0	0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	49,347	928	22,712	21,957	22,675	413	9,827	9,795	11,646	50,351	671	22,487	21,835	22,448	397	9,539	9,507	11,692
Central banks	1	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0
General governments	192	4	11	11	11	2	2 4	4	4	1,715	0	11	11	11	1	4	4	4
Credit institutions	764	0	0	0	0		0	0	0	735	0	0	0	0	0	0	0	0
Other financial corporations	1,770	0	1,130	1,128	1,120	6	5 428	418	283	1,745	1	1,040	1,039	1,030	8	369	359	269
Non-financial corporations	25,781	643	11,647	11,457	11,620	214	5,154	5,133	6,297	25,596	412	11,404	11,262	11,376	221	4,937	4,916	6,253
of which: small and medium-sized enterprises at amortised cost	13,740	256	8,758	8,587	8,758	102	4,011	4,011	4,627	16,533	292	9,355	9,216	9,355	131	4,121	4,121	5,069
of which: Loans collateralised by commercial immovable property at amortised cost	11,919	377	7,270	7,095	7,270	96	2,577	2,577	4,613	11,534	219	6,976	6,848	6,976	99	2,373	2,373	4,519
Households	20,840	281	9,924	9,361	9,923	191	4,240	4,240	5,062	20,561	258	10,031	9,522	10,031	166	4,228	4,228	5,165
of which: Loans collateralised by residential immovable property at amortised cost	14,077	192	6,394	5,980	6,394	57	2,014	2,014	4,049	13,950	176	6,482	6,100	6,482	53	2,000	2,000	4,142
of which: Credit for consumption at amortised cost	4,156	70	2,105	2,002	2,105	118	1,447	1,447	462	4,038	57	2,139	2,056	2,139	96	1,460	1,460	475
DEBT INSTRUMENTS other than HFT	63,035	928	22,712	21,957	22,675	438	9,827	9,795	11,646	66,713	671	22,487	21,835	22,448	418	9,539	9,507	11,692
OFF-BALANCE SHEET EXPOSURES	9,047		362	351	362	20	99	99	184	9,285		388	377	388	18	99	99	203

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



Performing and non-performing exposures Piraeus Financial Holdings

Ī					As of 31/03/202	1								As of 30/06/202	1			
		Gr	oss carrying amo	unt		Accumulat changes in provisions	ed impairment, accun fair value due to cred t	nulated lit risk and	Collaterals and financial		Gro	ss carrying amou	ınt <sup>s</sup>			ed impairment, a fair value due to s,s		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning¹	On performing	On non-performing	exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ning¹	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	Of	which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	10,068	0	0	0	0			0	0	12,394	0	0	derdance	0			0	
Debt securities (including at amortised cost and fair value)	8,741	0	0	0	0	30	0	0	0	11,295		0		0	38		0	, ,
Central banks	. 0	0	0	0	0	(	0	0	0	. 0	0	0	(	0	(	(	0	) (
General governments	8,383	0	0	0	0	2:	0	0	0	10,823	0	0	(	0	24		0	) (
Credit institutions	121	0	0	0	0	4	0	0	0	206	0	0	(	0	8		0	) (
Other financial corporations	205	0	0	0	0	4	0	0	0	207	0	0	(	0	4	(	0	) (
Non-financial corporations	32	0	0	0	0	1	0	0	0	59	0	0	(	0	1		0	) (
Loans and advances(including at amortised cost and fair value)	48,782	761	22,155	22,155	22,116	459	10,025	9,994	11,021	37,570	448	9,008	9,008	7,793	317	3,183	2,686	5,294
Central banks	0	0	0	0	0	(	0	0	0	0	0	0	(	0	(		0	, ,
General governments	336	0	12	12	12	:	2 5	5	5	242	0	5		5	1		0	
Credit institutions	811	0	0	0	0	(	0	0	0	809	0	0	(	0	(		o o	) (
Other financial corporations	1,565	2	897	897	886	8	3 345	335	251	3,937	1	689	689	665	6	222	204	4 359
Non-financial corporations	25,672	487	11,166	11,166	11,137	214	5,026	5,004	5,935	20,825	264	6,138	6,138	5,395	176	2,213	1,881	1 3,74
of which: small and medium-sized enterprises at amortised cost	16,193	481	8,996	8,996	8,996	127	4,142	4,142	4,721	11,383	216	4,470	4,470	3,805	107	1,605	1,316	6 2,733
of which: Loans collateralised by commercial immovable property at amortised cost	11,489	262	7,016	7,016	7,016	96	2,529	2,529	4,411	8,089	146	3,727	3,727	3,264	78	988	820	2,667
Households	20,398	272	10,081	10,081	10,081	236	4,649	4,649	4,830	11,758	183	2,175	2,175	1,727	134	747	601	1 1,182
of which: Loans collateralised by residential immovable property at amortised cost	13,545	129	6,319	6,319	6,319	122	2,249	2,249	3,777	7,520	97	991	991	753	37	155	109	775
of which: Credit for consumption at amortised cost	4,005	71	2,179	2,179	2,179	95	1,511	1,511	461	2,458	31	699	699	570	74	433	372	154
DEBT INSTRUMENTS other than HFT	67,591	761	22,155	22,155	22,116	489	10,025	9,994	11,021	61,259	448	9,008	9,008	7,793	355	3,183	2,686	5,294
OFF-BALANCE SHEET EXPOSURES	9,270		339	339	339	20	95	95	187	9,707		356	356	356	19	93	93	170

<sup>(1)</sup> For the differition of non-performing exposures please refer to COMMISSION IMPERISTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exported. Institution in the contractive of institution is exported. In the contractive of institution is exported according to the FIREP framework (templates F 18.00 / F 19.00), which follows a sign convention, the contractive, a septiation of institutions, septiation in favore, Vpart I paragraphy 3 and 10 of Regulations (1) to Supplicative T in Supervisory reporting, however, for the of-balance scheen framework (templates F 18.00 / F 19.00), which follows a sign convention, the contractive of institutions are confident from the contractive of institutions are contractive or institutions. This is because, based on this sign convention, the provisions on disablance their commitments are generally reported with a positive sign.

(5) Firm Name 20.71, the ground a remainded impairment sign convention, the provisions of making a remainded impairment sign convention. This is because, based on this sign convention, the provisions of making a sign convention. This is because, based on this sign convention, the provisions of making a sign convention. This is because, based on this sign convention, the provisions of making a sign convention, the provisions of the sign of the provisions of the sign of what is reported and provisions of the provis



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	9,056	6,234	1,674	1,548	6,420	4,006	8,537	5,887	1,525	1,403	6,055	3,792
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	851	834	205	203	262	247	827	808	195	194	238	220
Non-financial corporations	4,145	3,332	1,085	1,037	2,942	2,226	3,769	2,962	958	904	2,690	1,987
of which: small and medium-sized enterprises at amortised cost	2,402	1,891	553	516	1,800		2,710	2,115	649	605	1,987	
Households	4,060	2,068	384	308	3,216	1,533	3,941	2,117	372	305	3,127	1,585
DEBT INSTRUMENTS other than HFT	9,056	6,234	1,674	1,548	6,420		8,537	5,887	1,525	1,403	6,055	
Loan commitments given	33	14	1	0	24	10	31	14	1	0	23	10
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	2,722						2,650					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	2,447						2,175					

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>&</sup>lt;sup>©</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

Piraeus Financial Holdings

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	o	0	0	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	8,048	5,669	1,643	1,471	5,616	3,633	5,762	3,964	989	905	4,326	2,778
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	734	732	222	222	218	216	601	598	151	151	344	342
Non-financial corporations	3,652	2,876	904	853	2,630	1,957	3,177	2,477	668	633	2,386	1,765
of which: small and medium-sized enterprises at amortised cost	2,426	1,864	480	440	1,880		2,055	1,565	302	275	1,684	
Households	3,661	2,061	518	396	2,768	1,460	1,985	889	170	121	1,596	671
DEBT INSTRUMENTS other than HFT	8,048	5,669	1,643	1,471	5,616		5,762	3,964	989	905	4,326	
Loan commitments given	19	2	1	0	12	0	54	3	1	0	48	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	2,072						1,518					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	2,879						2,048					

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



# 2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Piraeus Financial Holdings

Ī			AS 01 3	7/09/2020					AS 01 31	1/12/2020					AS 01 3:	1/03/2021					AS OF 3U	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>2</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	576	292	290	576	143	0	586	260	257	586	120	0	588	262	262	588	129	0	471	170	170	471	77	0
B Mining and guarrying	75	40	39	75	18	0	73	40	40	73	18	0	73	40	40	73	20	0	46	14	14	46	6	0
C Manufacturing	5.499	2.536	2.519	5.499	1.139	0	5.354	2.424	2.407	5.354	1.033	0	5.401	2.428	2.428	5.401	1.094	0	4.121	1.313	1.313	4.121	435	0
D Electricity, gas, steam and air conditioning supply	1,827	70	69	1,827	55	0	1,798	138	137	1,798	99	0	1,817	64	64	1,817	44	0	1,719	54	54	1,719	29	0
E Water supply	51	18	18	51	6	0	57	17	17	57	6	0	57	17	17	57	7	0	47	8	8	47	4	0
F Construction	2.784	1.793	1.770	2.757	806	21	2.695	1.751	1.728	2.667	758	21	2.634	1.732	1.732	2.606	833	21	1.675	669	669	1.675	248	0
G Wholesale and retail trade	4.660	2.414	2.386	4.659	1.294	0	4.643	2.368	2.350	4.643	1.257	0	4.752	2.338	2.338	4.752	1.329	0	3.294	950	950	3.294	479	0
H Transport and storage	3,361	1,168	1,164	3,361	380	0	3,415	1,103	1,100	3,415	433	0	3,536	1,152	1,152	3,536	446	0	3,593	952	952	3,593	340	0
I Accommodation and food service activities	2,874	981	921	2,831	238	0	2,939	1,019	976	2,896	230	0	3,022	1,055	1,055	2,978	207	0	2,724	678	678	2,681	89	0
3 Information and communication	417	202	197	417	132	0	446	201	195	446	129	0	406	162	162	406	113	0	331	80	80	331	59	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	1,755	1,136	1,096	1,755	460	0	1,730	1,126	1,105	1,730	460	0	1,656	1,055	1,055	1,656	466	0	1,321	711	711	1,321	278	0
M Professional, scientific and technical activities	319	215	213	319	132	0	333	205	201	333	122	0	369	227	227	369	144	0	289	135	135	289	84	0
N Administrative and support service activities	497	101	101	497	64	0	507	133	132	507	73	0	479	102	102	479	68	0	419	38	38	419	20	0
O Public administration and defence, compulsory social security	5	2	2	5	2	0	6	2	2	6	1	0	6	2	2	6	2	0	7	1	1	7	1	0
P Education	81	41	35	81	17	0	75	34	34	75	16	0	76	34	34	76	16	0	58	17	17	58	6	0
Q Human health services and social work activities	423	216	215	423	117	0	440	226	225	440	115	0	438	231	231	438	120	0	450	181	181	450	100	0
R Arts, entertainment and recreation	229	167	167	229	145	0	164	102	101	164	81	0	165	102	102	165	82	0	139	76	76	139	68	0
S Other services	347	255	255	347	197	0	333	256	255	333	187	0	197	161	161	197	98	0	120	91	91	120	66	0
Loans and advances	25.781	11 647	11 457	25.711	5 347	21	25 596	11.404	11.262	25 524	5 137	21	25 672	11 166	11 166	25 600	5.218	22	20.825	6.138	6.138	20.781	2 388	0

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Piraeus Financial Holdings

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advance	es				Loans and advance	5				Loans and advance	es				Loans and advance	es			
							Performing					Performing								
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	49,347	26,634	928	22,712	5,698	50,351	27,864	671	22,487	5,337	48,782	26,627	761	22,155	4,636	37,570	28,562	448	9,008	3,235
Of which secured	43,385	22,887	884	20,498	5,360	44,570	24,455	642	20,115	4,894	43,172	23,157	700	20,015	4,365	33,132	25,150	430	7,982	3,125
Of which secured with immovable property	29,599	13,574	615	16,025	3,937	29,022	13,199	439	15,823	3,514	28,703	12,888	432	15,815	3,339	17,737	12,188	267	5,549	2,248
Of which instruments with LTV higher than 60% and lower or equal to 80%	3,948	2,594		1,353	463	4,110	2,741		1,368	418	3,967	2,598		1,369	449	3,128	2,606		522	296
Of which instruments with LTV higher than 80% and lower or equal to 100%	3,958	2,096		1,862	544	3,967	2,001		1,966	543	3,946	1,967		1,979	501	2,360	1,656		704	361
Of which instruments with LTV higher than 100%	15,607	4,290		11,317	2,352	15,067	4,041		11,026	2,052	14,832	3,933		10,899	1,941	7,038	3,473		3,565	1,288
Accumulated impairment for secured assets	8,315	293	25	8,022	1,281	7,978	288	17	7,690	1,183	8,712	358	18	8,354	1,112	2,622	230	12	2,392	654
Collateral																				
Of which value capped at the value of exposure	26,903	16,921	672	9,982	3,095	27,824	17,978	469	9,846	2,850	25,646	16,359	430	9,287	2,569	20,377	16,144	278	4,233	1,999
Of which immovable property	20,303	11,601	518	8,702	2,459	20,148	11,285	376	8,863	2,387	19,360	10,979	356	8,381	2,164	13,640	10,350	224	3,290	1,476
Of which value above the cap	2,401	88	11	2,313	528	1,998	74	4	1,924	379	2,456	128	5	2,327	361	760	73	4	688	256
Of which immovable property	1,570	25	2	1,545	287	1,436	24	2	1,412	221	1,970	78	4	1,892	244	439	30	2	409	151
Financial guarantees received	5,337	3,673	163	1,664	533	6,054	4,208	137	1,846	523	6,108	4,374	139	1,733	399	7,820	6,759	112	1,061	309
Accumulated partial write-off	-3,659	-292	-12	-3,367	-533	-4,105	-280	-4	-3,825	-649	-4,115	-283	-8	-3,832	-575	-2,900	-233	-7	-2,667	-374

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 1% or above.



#### Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines FRA/GL/2020/02

Ī								to of 20	/09/2020															An of 21	/12/2020							
	Gross :	sanying amoun	4							airment, accumul	lated negative cha	nges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross :	carrying amount								siment, accum	ulated negative chi	inges in fair valu	e due to credit ris	,	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forberance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with fortserance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing									Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		og Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings missions	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performin	© Of which: exposions with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
ces subject to active EBA-compliant moratoria	3,038	2,463	529	850	575	473	509	92	33	20	29	59	45	56		24	1,062	921	90	453	141	115	138	31	7	2	6	24	13	22	0	24
	651	504	224	271	147	140	146	23	9		9	14	13	14	۰	7	44	36	30	17		7		2	1	1	1	1	1	1		1
	509	395	187	219	114	109	113	15	6	5	6	10	9	10		6	26	21	4	9	6	4	5	1		0	۰	0	0	0	۰	1
	2,387	1,959	305	579	428	333	363	8	24	12	20	44	32	42		17	1,018	685	80	436	132	106	130	29	6	1	5	23	13	22	0	23
	1,189	913	194	320	276	221	223	55	17	11	15	38	31	35		17	539	471	49	314	68	66	68	16	3	0	3	13	13	13	0	1
	1,461	1,140	214	389	341	273	293	52	14	9	11	38	28	37		14	720	606	52	366	112	90	112	16	3	0	3	13	4	13	0	20

								As of 30	/09/2020															As of 31	/12/2020							
	Gross :														Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	sing			Performing			Non-performi						Performing			Non-performi				Performing			Non-performin				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures with forbeasings missions	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: soposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures
	2,423	1,915	564	766	508	429	450	122	32	21	28	90	70	88		34	4,878	3,822	1,019	2,131	1,056	853	907	230	76	45	71	152	112	142		87
	1,839	1,506	517	679	332	307	316	63	29	20	26	35	30	33	0	29	2,459	2,000	700	1,301	450	405	423	98	45	29	40	53	44	40		71
	1,461	1,227	429	549	254	236	242	30	13	12	13	17	15	16	0	22	1,974	1,621	582	1,055	353	313	329	57	25	19	23	32	27	30	۰	57
of which: Non-financial corporations	584	429	47	87	175	132	151	59	4	1	3	55	40	55	0	5	2,420	1,821	319	830	598	440	483	132	33	17	31	99	8	93	۰	15
of which: Small and Medium-sized Enterprises	357	182	36	76	175	132	151	59	4	1	3	55	40	55		5	1,769	1,259	306	779	510	389	429	123	32	17	30	92	66	86	۰	15
	332	167	25	62	165	126	141	55	3	1	2	52	39	52		5	1,613	1,000	291	671	533	404	434	113	22	15	21	90	63	86	۰	13

								As of 30,	09/2020															As of 31	1/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi				Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-performi				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Iristruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	672	667	0	۰	s	۰	5	2	2		۰	0	۰	0	538	5	1,193	1,185		41		۰		3	3	۰	1	٥	0	0	954	۰
	43	43							0			0				۰	50	50			0			0	۰			0				۰
of which: Collateralised by residential immovable property		0						۰	0			0				۰	0	۰			0			0	۰			0				۰
of which: Non-financial corporations	629	624	0	0	5	۰	5	2	2	0	0	0		0	503	5	1,143	1,135	0	41				3	3	٥	1	0	0	0	914	۰
of which: Small and Medium-sized Enterprises	319	317			2				0			0				2	657	649						2	2			0				
of which: Collateralised by commercial immovable property	1	1							0			0					31	25			6			0				0				



## Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ì								As of 31,	/03/2021															As of 30/0	06/2021							
								,							Maximum amount of the guasantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with forbalance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbeirunce measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures wit forbeasings measures	Of which: Instruments with significant receipts in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days				Of which:	Non-perform	ing Of which: exposures with forbarance measures	Of which: Unilizely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVED-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	1,075	947	131	461	128	110	112	24	20	15	20	4	3	4	0	12	570	469	33	267	101	73	as	34		4	7	6	1	6	0	0
of which: Households	93	76	20	47	17	15	16	s	2	1	2	3	3	3	0	1	24	23	4	14	1	1	1	0	0	0		0	0	۰	0	0
of which: Collaboralised by residential immovable property	67	55	15	34	12	10	11	3	1	1	1	2	1	2	0	1	17	16	3	9	1	0		0		0		0	0	۰	0	
of which: Non-financial corporations	982	871	111	434	111	95	96	19	16	14	18	1		1	0	11	546	445	28	274	99	72	85	13	7	4	7	6	0	6	0	
of which: Small and Medium-sized Enterprises	513	444	30	264	69	53	69		7	4	7	1	0	1	0	11	421	363	25	219	58	50	58	7	6	4	6	1	0	1	0	
of which: Collaboratised by commercial immovable property	714	618	30	345	96	80	51	9		4		1		0	0	11	518	421	26	268	97	71	82	13	7	4	7	5	0	5	0	

								As of 31,	/03/2021															As of 30	/06/2021							
	Gross							,							Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ng			Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-performi	ng			
(min EUR)			Of which: soposures wit forbearance measures	Of which: Instruments with significant increase in could rink since initial recognition but not could- impaired (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance massures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the content of the COVID-19 chils	Inflows to non- performing exposures
Loans and advences with expired EBA-compliant monitoria	5,003	3,654	1,035	2,090	1,349	1,063	1,147	312	95	50	90	217	171	190	0	260	4,000	3,679	976	1,929	1,129	867	808	176	61	39	50	115	87	73		179
of which: Households	2,423	1,796	695	1,272	626	563	560	167	69	45	67	98	85	84	0	161	2,017	1,539	589	1,050	478	390	365	91	33	24	32	58	43	39	0	135
of which: Collaboralised by residential immovable property	1,917	1,446	569	1,017	471	425	433	110	45	36	44	65	50	59	0	115	1,550	1,239	465	837	321	272	264	42	16	13	16	26	21	21	0	88
of which: Non-financial corporations	2,581	1,858	340	818	723	520	587	145	26	11	23	119	85	96	0	99	2,791	2,140	387	879	650	476	442	85	28	15	26	57	45	34	0	44
of which: Small and Medium-sized Enterprises	1,827	1,205	313	732	622	440	510	136	23	10	20	114	85	91	0	92	1,734	1,185	300	722	549	387	357	24	17	7	16	57	45	34	0	44
of which: Collaboratised by commercial immovable property	1,710	1,074	323	667	636	462	508	121	17	9	15	104	75	84	0	86	1,737	1,184	290	681	553	409	382	58	14	6	13	44	36	25		36

								As of 31,	/03/2021															As of 30	/05/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in coedit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	of which: exposures with ferbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- irrpained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pe that are not pash-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which:		ing Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures of forbearance measures		Non-perform	Of which: exposures with forbairance measures	Of which: Unitely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1,370	1,355	0	87	15		15	3	3	0		0		0	1,096		1,461	1,444	0	155	16	0	16	2	2	0	2		0		1,169	
of which: Households	50	50						0	0			0				۰	49	49			0			0	0							
of which: Collaboralised by residential immovable property	0	0						0	0			0				0	0	۰			0			0								
of which: Non-financial corporations	1,320	1,305		87	15	0	15	2	2	0	1	0	0	0	1,056	3	1,412	1,396	0	146	16	0	16	2	2	0	2	0	0	۰	1,130	
of which: Small and Medium-sized Enterprises	792	777			15			1	1			0				3	864	847			16			2	2			۰				
of which: Collateralised by commercial immovable property	77	67			30				0			0				1	109	95			14							0				